Housing Development:

A Tool Kit for Planning

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Funded By:
Newfoundland
Labrador
Women's Policy Office

March 2007

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1. Acknowledgments

This work was commissioned by the Women's Policy Office (WPO) of the Government of Newfoundland and Labrador. The WPO recognizes that the experience gained by the St. John's Status of Women Council (SJSWC) in researching and working to address issues around housing for women in our province provided a wealth of expertise and information which should serve as a guide for others attempting a similar initiative. The WPO therefore provided financial support for the development of this resource. This Planning Tool was compiled by Wendolyn Schlamp-Hickey, Partnership Coordinator for *Marguerite's Place*, and was an initiative of the SJSWC.

Many individuals and community groups provided valuable input, resources and feedback during the development of this guide, which will support our work to advance the SJSWC's housing initiative, *Marguerite's Place*, and also provide a summary of best practices for others who are interested in initiating similar projects.

Special thanks to the following organizations and individuals for their valuable contributions: Luanne Leamon, Heather MacLellan, and Michelle Hynes (WPO), Yvonne Gillingham (Gander Status of Women Council), Susanne Ingram (Gateway Status of Women Council), Lisa Zigler (SJSWC), Marsha Power Slade (Hope Haven), Michelle Morgan (Independent Living Resource Centre), Jane Robinson (College of the North Atlantic), Wilma Hartmann (Digital Daisy Inc), Bruce Pearce (St. John's Community Advisory Committee on Homelessness), Brian Martin (Canada Mortgage and Housing Corporation (CMHC)), David Penner (Blue Sky Development Limited), members of the St. John's Status of Women Council Board of Directors, the St. John's Women's Centre Board of Directors, the *Marguerite's Place* Management Committee, and the *Marguerite's Place* Community Advisory Team.

2. Forward

As an organization in the midst of developing a new affordable housing complex for women over 30 years old, we are excited to be able to share our experiences with others who are interested in advancing housing for vulnerable populations. Developing housing is a lengthy process that can be very challenging and truly rewarding but there are many hurdles to scale before completion, including navigating the complexity of funding sources, researching existing facilities, locating helpful development tools, etc.

This toolkit outlines steps required to develop an affordable housing facility and expands on our current initiative. It includes project history, current and emerging programs and services, an overview of work completed, and summary of the tasks that lay ahead which will bring our facility, *Marguerite's Place*, to opening day.

It is our hope that this document will prove useful to other groups who may be considering an affordable housing initiative, and that it may motivate organizations to consider getting involved in developing an affordable housing facility.

Community-based housing *can* be a success. While the process of planning for such a facility requires a lot of hard work and dedication, it is important that groups consider developing housing. Such projects not only help people with the often immediate need for shelter and a place to call home, but they also provide the opportunity to address multiple needs of a particular client base with comprehensive 'wrap-around' services (i.e. services that support the wide range of additional and related needs of individuals seeking housing assistance).

Even if your organization has never thought of housing as an integral part of its mandate, we encourage you to give it some serious consideration. It is a worthwhile process for staff and board to reflect on how safe, secure, affordable housing contributes to the overall well-being of the clientele any organization is seeking to serve. The rewards of developing something tangible and enduring are priceless.

3. Introduction: Marguerite's Place

a) Organizational Background

The SJSWC is a non-profit, equality-seeking organization which works to empower, support and educate women, and to promote gender equality. The organization was incorporated in 1972 as the Newfoundland Status of Women Council (NSWC). In 1976, the founding members of the NSWC invested their own money and put a down payment on a house at 83 Military Road, to be used as a safe space for women to gather. In 1984 the NSWC changed its name to the St. John's Status of Women Council because by that time several local Women's Councils had been established across the province, and a Provincial Advisory Council had been constituted.

SJSWC conceived and initiated projects such as the St. John's Women's Centre, Iris Kirby House, and the St. John's Rape Crisis Centre (now the Newfoundland and Labrador Sexual Assault Crisis and Prevention Centre Inc.). For more than 30 years, SJSWC has carried out research and spoken out on issues affecting women. Currently, SJSWC manages three affordable housing units at 83 Military Road.

The SJSWC receives its core funding from the Provincial Government of Newfoundland and Labrador through the WPO Community Grants Program. From 2004 – 2007, SJSWC received project funding from the Status of Women Canada (SWC) to complete a needs assessment and pre-development work on a new initiative, *Marguerite's Place,* a safe and supportive housing facility for women.

b) Programs & Services

SJWC was incorporated and registered as a charitable organization in 1990, and has as its mandate outreach to women who experience multiple forms of oppression. This outreach originally operated out of 83 Military Road, but recently relocated to 150 LeMarchant Road due to growing participation and program expansion.

SJSWC is developing a 15-unit supportive housing facility in St. John's called *Marguerite's Place,* which will serve women living on low-incomes who are over the age of 30. The continuum of supportive services offered at *Marguerite's Place* will be an expanded and enhanced version of those currently offered by the St. John's Women's Centre which include a drop-in program, pantry program (providing food and personal care items), clothing exchange program, library resource centre, and activity programs. In the fall we operate our Back-to-School Program to assist families to provide school supplies for their children. In

winter we run our Holiday Program, which matches individual and corporate donors anonymously with families living on a low-income to provide assistance through the holidays with food and gifts.

Requests for services have been rising in recent years and our staff and volunteers are dealing with the growing array of needs and complex issues that accompany these requests. One of the recurring issues that women present is the struggle to secure safe and affordable housing. (Our statistics indicate that for the period April 1, 2005 to March 31, 2006, we responded to over 2,888 requests for support, resources, and information).

We are expanding the services that we currently provide as we work towards *Marguerite's Place*. We have hired a staff person to research existing services and begin to develop our existing programming for the specific needs of our future residents as well as our current client base. These will include programs such as: community advocacy, group support programs (e.g. self-esteem, peer counselling), exercise programs (e.g. aerobics, yoga, meditative practices), literacy programs (journal-writing, book club), crafts and art therapy, skill-building and educational programs, computer access, as well as opportunities to connect with other women and resources.

Marguerite's Place will provide a combination of transitional housing, emergency shelter, and supportive services where women feel safe, have quality housing and have access to a range of supportive services that meet their needs. *Marguerite's Place* will provide 15 independent units (supportive/transitional housing) and 4 emergency shelter beds. It will have offices for SJSWC and the St. John's Women's Centre, as well as the full range of programs and services described above.

Marguerite's Place is important because it will increase the availability of affordable housing units for women in St. John's. With the exception of one existing local facility with the mandate to serve exclusively women who are fleeing domestic violence, there is currently no women-only, supportive, emergency or transitional housing available for single adult women over 30 without children. We will offer options for this under-served population who are facing a risk of homelessness due to a vast array of circumstances.

4. Process

a) Checklist for the Journey

Long before initiating a housing project, a journey of discernment must take place. Here is a 'checklist' to start the discussion in your organization:

- ✓ Who are our clientele and what do they see as their needs?
- ✓ Can we determine that there is a demonstrated need for the housing?
- ✓ Is developing housing the right thing for us to do at this time, given our current capacity, access to resources, etc?
- ✓ How will we assess the need and demand for affordable housing and related supports?
- ✓ What skills and expertise do we require in order to develop a housing project?
- ✓ Do we have the required skills and expertise to accomplish this?
- ✓ If we have some gaps in skills and expertise, are there readily available resources to help us develop this project? (i.e. other non-profits that have developed housing that could provide support, etc)
- ✓ Do we have the commitment to realistically embark on this venture?
- ✓ Do we need to partner with another organization to accomplish this? If so, who would this be?
- ✓ What funding programs are available to help finance a project?
- ✓ Should we be successful in obtaining capital to build, what are the ongoing financial commitments to sustain the project?

b) A Journey Outlined: Marguerite's Place

The process followed to advance *Marguerite's Place* has been a journey that has spanned well over a decade. What follows is the timeline which emerged for us in the pre-development phase of this initiative.

1994-1997: Early Years – Community Involvement

SJSWC participated in the Voices for Justice in Housing Group which included a wide range of community representatives. The group raised public awareness and did media work on housing issues of low income residents in the city.

1996: Initial Motivation – A Life Remembered

Marguerite Dyson was a woman who, despite having a difficult life, always had a smile and a story to tell. She had a way of putting others at ease and her contagious laugh made others feel good. She was known at the Women's Centre as a volunteer and a friend. On a cold November day in 1996, at the age of 51,

Marguerite was murdered by an ex-partner who obtained access to her bedroom in the run-down boarding home on Holloway Street in downtown St. John's.

Marguerite's murder prompted the SJSWC to explore and research the issue of women's housing locally and across the province.

1999-2002: Initial Research – Hammer & Nail Project

- Project initiated in 1999 with funding from the Samuel and Saidye Bronfman Family Foundation: Urban Issues Program
- Guided by an Advisory Committee including diverse representation from community groups and service providers (such as St. John's Non-Profit Housing, Women's Health Network, Stella Burry Community Services, Women in Resource Development, etc)
- Researched women and housing in St. John's
- Held "Repair Fairs": women were taught basic skills to maintain their homes
- Produced *Hammer and Nail Project: Women and Housing Issues Action Research Report* (Robinson, 2002)

2002-2005: Gender Inclusive Analysis & Housing Policy Development

- Initiated with funding from Health Canada, followed by SWC
- Looked at housing issues of people living on low incomes in province from a gender inclusive lens
- Guided by Advisory Committee representing persons with disabilities, multicultural women, women's shelters, mental health organizations
- Released *Something's Got to Change Research Report: Gender-Inclusive Analysis and Housing Policy Development in Newfoundland and Labrador* (Robinson and Williams, 2003)
- Held policy workshop (November 2003) out of which a Housing Policy Working Group was formed

2004 – 2005: Provincial Strategizing – Housing Policy Working Group

- The Housing Policy Working Group (a province-wide community/government working group) met for 18 months by videoconference, funded by Public Health Agency of Canada
- *A Housing Strategy for Newfoundland and Labrador* (Housing Policy Working Group, 2005) was released and presented to the NLHC Board
- After participating in several years of research on housing and homelessness, SJSWC wanted to do something concrete and thus initiated *Marguerite's Place*

2004 – 2007: Marguerite's Place – Initial Development Funding

Over the last several years we have received funding from SWC to complete Phases One and Two of *Marguerite's Place*. This funding has enabled us to carry out a range of research which has clearly demonstrated the need for housing and a support facility for women in St. John's. (Our six related housing research reports are available on our website; see Section 14: Reference Library).

2004 – 2005: Marguerite's Place Phase One – Work Completed

- SWC supported this pre-development phase, called *"A Safe Place for Women"*
- Local Needs Assessment: A needs assessment was completed, entitled *Assessment of Housing Needs for Low-Income Women in St. John's: Final Report* (Koch, 2005). This research identified huge gaps in housing for women
- Cost Benefit Analysis: A Cost-Benefit Analysis of a facility such as *Marguerite's Place* was completed, entitled *Affordable Housing for Women in St. John's: A Cost-Benefit Approach* (Labonte, 2005)
- Partnership Workshop: A workshop was held (June 2005) with community service providers and potential partners who committed to support to the vision of *Marguerite's Place*. An important aspect of this workshop was the input from feminist housing experts from Toronto, Vancouver, Montreal, St. John's and Labrador City
- Community Advisory Team: Out of the workshop a team was set up which was committed to providing expertise during the development of *Marguerite's Place*
- SJSWC also formed the *Marguerite's Place* Management Committee, responsible for overseeing the progress of the work
- Learning Tour: A "Best Practices Travel Tour" was conducted by a small group (staff and board members), including visits to Herstreet (Montreal), Street Haven & Sistering (Toronto) (see Section 14: Reference Library for websites)

2005 – 2007: Marguerite's Place Phase Two – Work Completed

- Provincial Needs Assessment: Conducted assessment that looked at the situation for women and housing across the province entitled *Women's Risk of Homelessness in Newfoundland and Labrador: A Provincial Needs Assessment* (Robinson, 2006)
- Project Development Staff: Hired three staff (Project Coordinator: half-time, Partnership Coordinator: full-time, and a Research/Policy Analyst: contractual)

- Architect: Engaged the services of an architect and produced preliminary drawings for funding proposal submission
- Accessibility Consultations: Conducted consultations with an architect and the Independent Living Resource Centre regarding accessibility considerations in building design
- Timeline: Drafted development timeline
- Funding Proposals: Researched funding guidelines and completed several applications including the Supporting Communities Partnership Initiative, Seed Funding (CMHC), Affordable Rental Housing Program (NLHC), and Rental Rehabilitation Assistance Program (RRAP)
- Marketing Materials: Developed logo (visual identity), website design, PowerPoint presentation template, presentation folders, postcards, pens (branded merchandise), promotional video: *Marguerite's Place: Hope and Safety for Women* (Digital Daisy Inc., 2006), and *Marketing Communications Plan: Marguerite's Place* (Digital Daisy Inc., 2006)
- Marketing and Fund Development Committee: Invited participants to initial meeting
- Donation of Land: Submitted request to Provincial Government
- Partnerships: Ongoing work to establish funding and operational partnerships with the Provincial Government, other non-profit organizations, private sector, and community groups
- Letters of Support: Requested and received letters from key players including community groups, other housing providers, government partners, etc
- Business Plan: Solicited template/outline (see Section 11 for sample)

2007 – 2009: Marguerite's Place Phase Three – Next Steps

Our final phase of development is called *"Opening the Doors"*. Over the next year, development will include the following tasks:

- Business Plan: Research funding possibilities and write plan
- Building Design: Work with architect to clarify space and functional requirements
- Accessibility: Continue consultations on Universal Design to ensure accessibility through to construction phase
- Site Selection: Confirm a donation of land and conduct Environmental Site Assessment, zoning considerations, etc
- Funding: Develop further funding and operational partnerships including government proposals (municipal, provincial, federal) and corporate sponsors
- Housing Policy Consultations: Seek samples of policies and guidelines from other housing providers
- Community Consultations: Address "Not In My Back Yard" concerns within new neighbourhood (as needed, once site is selected)

- Information Gathering: Review policy and procedure guidelines from other housing providers
- Policies: Develop policy manual, resident guidelines, and rental agreement (for samples see Appendix items A and B)
- Programming: Develop program outline and present to provincial partners for review in consultation with the staff and volunteers and Provincial Government departments
- Education: Continue education and outreach to the public on the need for this project and the issues related to women's housing, and further align SJSWC with these issues
- Marketing: Develop E-news bulletin to update stakeholders with regular postings
- Fundraising Campaign Kick-Off: Engage media in fundraising launch and begin presentations to private and corporate funders
- Projected opening: Spring 2009

5. Key Players & Roles

a) Management Committee

Setting up a Management Committee is an important first step in getting a project started. This should include primarily board members and perhaps a small number of community representatives. The role of this committee is to make recommendations to the board for the development of the project. In our case, this group typically meets monthly.

Tip: Appoint a chair who will make sure that committee tasks are accomplished: calling meetings, setting agendas, keeping accurate records (including minutes of all meetings), and ensuring follow-ups are done.

b) Community Advisory Team

Early on you will also want to invite other members of the community into the planning process. This should include representatives who can speak to developing housing in your community, stakeholders (including government departments) who are involved in delivering various services for your intended clientele, and community organizations who can speak to the cross-sections of housing and supportive services. The role of this team is to provide feedback and insight in the development process. In our case, this group typically meets about every two or three months, depending on stage of development and need for input at various stages.

Tip: In your invitation, you might site some of the other community and government partners who are involved or invited, and state clearly the purpose of the group, and that they would bring valuable insight to the work.

c) Marketing & Fund Development Team

This group will put their energies into such tasks as developing a marketing communications strategy, initiating a business plan, planning for corporate sponsorship, and giving direction to fundraising activities. Seek to include representatives who have skills and knowledge in these particular tasks, including business people, marketing consultants, professional fund-developers, and so forth.

d) Board of Directors

The board will play an important role in visioning the possibility of developing housing and shelter and the organizations capacity to do so. It is crucial to recruit members who have skills in such areas as fund development and human

resources management, as well as ensuring there is legal representation on the board. The board must stay involved in the development through regular progress reports, ratifying recommendations made by the Management Committee, and having significant representation on the Community Advisory Team.

e) *Staff and Volunteers*

Human Resources
Whether you have staff or volunteers working on your development, clear division of duties and responsibilities divided between Management Committee, Community Advisory Team, board members, volunteers, and staff members will help ensure consistent flow of information. Ensure that you have legal representation as well as expertise in fund development and human resources management on appropriate committees.

If you are fortunate enough to have staff to work on some aspects of your development work; great! If not, remember that keeping your volunteers motivated and interested is key to maintaining the momentum on a project. We hired three project development staff positions working on the *Marguerite's Place*: Project Coordinator, Partnership Coordinator, and Research/Policy Analyst.

Learning from others who have developed a staffing model for the type of housing facility you are creating can be invaluable. For example, early on in our visioning we held a workshop with Shulamit Lechtman (from *Herstreet* in Montreal) to talk about vicarious trauma experienced by staff working in a shelter/residential setting with women who have experienced multiple forms of exclusion including homelessness, abuse, violence, etc. Drawing on her wealth of experience, she presented various issues surrounding staff training such as developing self-awareness, setting boundaries, avoiding burnout, and responding in emergency situations. She also shared with us their model of supporting staff by providing opportunities each week for debriefing and processing the emotions and reactions staff have to various events and residents.

Taking the time to perform a solid literature review (or environmental scan) on staff training programs will also provide a wealth of information on how to proceed with developing staff qualifications and training protocols.

Staff Training
What follows is a sample schedule for various groups of staff working in a shelter or supportive housing facility.[1]

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[1] Adapted from *Toronto Shelter Standards*, Community & Neighbourhood Services, Shelter, Housing & Support, City of Toronto.

- Mandatory Training for Shelter Staff:
  - Information and Orientation, outlined in Health Standards, within 10 days of employment
  - Shelter Standards, within the first three months of employment
  - Crisis Prevention, and/or Verbal De-escalation training within the first six months of employment
  - Valid Standard First Aid and CPR, within the first year of employment
  - Workplace Hazardous Materials Information System, within the first year of employment
  - Anti-racism/Anti-oppression, within the first year of employment
  - Case Management, within the first three months of employment for staff providing counselling or case management supports

- Mandatory Training for Staff Working with Children in Family Shelters or Children's Programming:
  - Information and Orientation, within 10 days of employment
  - Shelter Standards, within the first three months of employment
  - Crisis Prevention and/or Verbal De-escalation training within the first six months of employment
  - Child Safety, Injury Prevention, First Aid and CPR Program, within the first year of employment
  - Workplace Hazardous Materials Information System, within the first year of employment
  - Anti-racism/Anti-oppression, within the first year of employment
  - Duty to Report, within the first three months of employment
  - Behaviour Management, within the first six months of employment

- Mandatory Training for Staff Supervising or Directly Involved with Food Preparation:
  - Information and Orientation, within 10 days of employment
  - Information and Orientation as outlined in the Food Safety and Nutrition Standards, within 10 days of employment
  - Food Handlers Certification Course, within the first three months of employment (see Food Safety and Nutrition Standards for minimum standards regarding staff certified in the Food Handlers Program)
  - Nutrition through the Life Cycle and Nutrition for Persons with Diverse Dietary Needs, within the first six months of employment

- Mandatory Training for Supervisory and/or Management Staff:
  - Shelter Standards, within the first three months of employment
  - Supervisory Skills, within the first six months of employment
  - Anti-racism/Anti-oppression, within the first year of employment

- Recommended Training for Staff Working in the Single Adult and Youth Shelter System:
  - Substance Use
  - Harm Reduction including avoiding needle stick injuries, responding to overdose and what to expect from different drugs
  - Mental Health
  - Meeting the Needs of Transgender/Transsexual/Two-spirited Residents
  - Nutrition through the Life Cycle
  - Documentation
  - Self Care

- Recommended Training for Staff Working in the Family Shelter System:
  - Working with Families in Shelters
  - Working with Abused Women and Children
  - Nutrition through the Life Cycle
  - Documentation
  - Self Care

- Recommended Training for Supervisory and/or Management Staff:
  - Managing in a Unionized Environment (if applicable)
  - Crisis Prevention, and/or Verbal De-escalation training
  - Case Management for Supervisors

f) Development Team[2]

The potential members of the development team are:

Architect Team

- Evaluates suitability of proposed site (and existing building, if any)
- Takes lead in obtaining city approvals, including building permit, re-zoning etc.
- Designs building
- Estimates costs
- Oversees quality of construction
- Applies for occupancy permit from city
- Involves engineers (structural, mechanical and electrical)

Technical Consultants

- Soil (environmental evaluation and remediation, stability, suitability for construction)

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[2] Adapted from *Development Training and Support Program* (ONPHA, 2003).

- Sound/noise (evaluation of effect of ambient noise on construction requirements, e.g. operability of windows, need for air conditioning)
- Traffic (may be needed for zoning work, design of access to street)

Contractor

- builds structure to the specifications of the architect and supervised by the Organizer and Advisory Team as advised by architect
- hires subcontractors for various trades as required (including concrete, steel, drywall, flooring, etc)

Legal Team[3]

Your development lawyer needs to know:

- How to make offers to purchase land
- Planning law (re-zoning, hearings)
- Construction law and contracts

Some considerations for keeping your legal costs down:

- Do not assume that a lawyer is willing to do some "pro bono". Some groups have felt obligated to hire a lawyer who has donated services, when a paralegal or junior lawyer could have managed the work
- Meet with your lawyer before beginning development. Describe the role you hope he or she will play. Ask for an estimate of the total costs.
- Are there more cost-effective alternatives?
    - Development consultant or real estate agent to handle offers to purchase
    - Paralegal to handle incorporations or actual closing of real estate deal
    - Architect to handle much of the re-zoning work as possible

g) *End-User Representation*

- Having current service users and potential residents involved in the development process brings invaluable insight and helps set the direction for development
- End-users of a service have a right and ability to help create the end-product and to be involved in the vision and evolution of services they may eventually avail of
- The end result of developing housing and shelter is not simply to offer a bed, but also to help residents move out of a place of vulnerability

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[3] Adapted from *Development Training and Support Program* (ONPHA, 2003).

- In developing housing we are in a unique position to welcome to the table those who have a lived experience of housing crises, which communicates a message of empowerment and inclusion
- It may be helpful to clarify at the outset that participating on committees does not guarantee that someone will become a resident

h) Land & Site Selection

Consider whose task it will be to pursue possibilities for land/site selection. This can be a time consuming job and assigning a small group/an individual responsible for keeping this process moving can be key.

6. Funding

a) Tips for getting started

- ✓ Getting acquainted with housing funding forms can be useful. Walking through applications forms and criteria for funding will help you to think through some important questions. Start with the Affordable Rental Housing Program (NLHC) and the Homelessness Partnering Strategy (Federal Government).

- ✓ CMHC has a handy online project viability assessment tool which gives a quick overview of your project's financial feasibility.

- ✓ Nurture relationships with potential funders from the outset of your project and seek advice on types of funding for which your organization or project would be eligible.

- ✓ Consider funding options including a commercial space which would serve as rental income as well as provide a supportive service of benefit to residents (e.g. health clinic, massage therapist or physiotherapist office).

- ✓ Private foundations can be approached for program funding. Local philanthropic organizations groups may be particularly interested in a long-term commitment to a local project. A great resource is the Community Services Council's Virtual Resource Centre on-line at http://envision.ca/ which has a detailed Guide to Funding Sources.

- ✓ Letters of support will be required as you begin to put funding proposals together, so consider members of your Management Committee and Community Advisory Team, as well as potential funders that may be able to provide letters of their intention to partner with you and support the need for the housing you are proposing.

b) Potential Funding Sources for Housing Development in Newfoundland & Labrador

Possible Sources: Pre Development Funding	Description	Website
SWC	Possible pre-development, development funding (e.g. SJSWC received funding to do pre-development work on Marguerite's Place research and produced Cost Benefit Analysis and Needs Assessment).	http://www.swc-cfc.gc.ca/
Proposal Development Loan Funding (PDF) - CMHC	Provides repayable interest-free loans to facilitate the development of affordable housing.	http://www.cmhc-schl.gc.ca/
Job Creation Partnership (Service Canada)	Program designed to support projects developed by sponsors that create jobs that will provide insured participants with opportunities to gain meaningful work experience (e.g. possible assistance with pre-development staffing and materials)	http://www1.servicecanada.gc.ca/en/epb/sid/cia/grants/jcp/desc_jcp.shtml
Possible Sources: Capital Funding	**Description**	**Website**
Homelessness Partnering Strategy (HPS) – Human Resources and Social Development Canada (administered by Service Canada)	Successor to the National Homelessness Initiative, the HPS provides funding for housing solutions that address homelessness.	http://www.homelessness.gc.ca
Affordable Rental Housing Program - Administered by NLHC	Financial assistance for developing affordable housing, up to $100,000 per unit.	http://www.nlhc.nf.ca/index.htm
Residential Rehabilitation	Funding for development of housing for	http://www.servicecanada.gc.ca/

Assistance Program (RRAP) - Administered by NLHC through a partnership with CMHC	shelter/affordable units; includes additional funds designations for initiatives geared for persons with disabilities, aboriginal populations, as well as homeowners.	
The Surplus Federal Real Property for Homelessness Initiative (SFRPHI)	Makes surplus federal real properties available to help prevent and reduce homelessness.	http://www.homelessness.gc.ca/home/index_e.asp
Department of Transportation and Works (Government of NL)	Potential donation of land for housing development.	http://www.tw.gov.nl.ca/
Possible Sources: Development Funding	**Description**	**Website**
SWC	Possible development funding (e.g. SJSWC received development funding to begin working with architect, secure land, and produce marketing plan).	http://www.swc-cfc.gc.ca/
WPO (Government of NL)	Potential development funding (e.g. SJSWC received support to produce this Planning Tool).	http://www.exec.gov.nl.ca/exec/WPO/eng/default.htm
Seed Funding - CMHC	Offers financial assistance to potential housing providers who are in the very early stages of developing a housing proposal.	http://www.cmhc-schl.gc.ca/
Possible Sources: Operating Funding	**Description**	**Website**
Canadian Women's Foundation	Private foundation which provides anti-violence project funding.	http://www.cdnwomen.org/eng/9/9a.asp
SWC	Possible operating funding for programs under their guidelines for *Women's Program Funding* or *Women's Partnership Fund.*	http://www.swc-cfc.gc.ca/
WPO (Government of NL)	Potential program funding (Community Grants Program, Violence Prevention Initiative, etc).	http://www.exec.gov.nl.ca/exec/WPO/eng/default.htm
Department of Health and Community Services (HCS)	Potential operating funding (application for grant by a charitable organization).	http://www.health.gov.nl.ca/health/

(Government of NL)		
Department of Human Resources Labour and Employment (HRLE) (Government of NL)	Potential operating funding (e.g. $65 per person per night for shelter beds; possible increased rent allowances for those who meet certain criteria).	http://www.hrle.gov.nl.ca/hrle/
Eastern Health (or your local regional health authority)	Potential operating funding (e.g. residents who meet certain criteria may be eligible for financial support for services provided on site).	http://www.easternhealth.ca/ http://www.health.gov.nl.ca/health/divisions/boardservices/newboard.swf

c) *Preliminary Budgeting Documents*

You will need to begin preparing preliminary budgeting documents when you start making funding applications. These include:

- Capital Cost Estimate: Overview of expenses anticipated during construction (for sample, see *Appendix C*)
- Capital Financing: Overview of all anticipated revenue from funding applications, fundraising efforts, and existing equity you can bring forward to the project (for sample, see *Appendix D*)
- Supportive Services Operating Costs: Overview of anticipated expenses for programming and supportive services, and how you will finance (includes revenues and expenses (for sample, see *Appendix E*)
- Operating Costs: Overview of ongoing anticipated expenses involved in the operating of the facility including utilities, maintenance, etc (includes revenues and expenses (for sample, see *Appendix F*))

7. Networking Activities & Partnership Development

a) What makes a partnership work?[4]

- All partners gain from the partnership
- All partners understand and accept what the others gain from the project
- Expectations are realistic and clear from the outset
- The goals and objectives of the partnership are clear to all
- Differences are reconciled early in the process
- Responsibilities and risks are clearly defined and agreed to by all parties
- Each party expects to devote time and energy to building a mutually beneficial relationship
- Partners trust each other
- Communications are open and frequent
- Both parties create a well-qualified and credible team
- There is continuity in the spokespersons and representatives of each party
- Funding and other resources are stable
- You recognize what each partner is bringing to the partnership
- You have regular, productive meetings throughout the project
- The progress of the project is monitored and information is made available to all parties
- Successes and achievements are well publicized internally and externally

b) Local Partnerships

Setting up a local advisory team specific to your project will serve well in advancing your work as you will find helpful information and maintain support throughout your project. Solicit letters of support from key players including community groups, other housing providers, government partners, as so forth. Seek to join existing shelter and housing related networks. In St. John's these include *The Housing and Homelessness Network* and the *St. John's Community Advisory Committee on Homelessness.*

c) Provincial Partnerships

Initiate early conversations with representatives from relevant Provincial Government departments including HRLE, HCS (or related regional health board), Transportation and Works and NLHC. Maintain contact periodically as your project progresses.

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[4] *Partnership Options and What Makes them Work* (ONPHA, 2004).

For housing specific to women, seek out and nurture partnerships with the Transition House Association of Newfoundland and Labrador, the Status of Women Council or Women's Centre in your area, and the WPO of the Provincial Government.

d) National Partnerships

It is important to also get acquainted with housing issues nationally. Consider signing onto existing list serves to receive automatic updates and get plugged into the national housing movement. Check out the *National Coalition on Housing & Homelessness* and the *National Housing & Homelessness Network.* CMHC has regular web forums on various issues pertaining to affordable housing development, so sign up to receive notice of these as well.

It is valuable to have input from housing experts from other centres across the country, so consider this when planning any networking workshops. Other provincial housing associations (such as Ontario Non-Profit Housing Association) also offer a wealth of information.

8. Lessons Learned & Better Practices

There is no need to re-invent the wheel! There are many successful housing projects which can provide guidance to others beginning similar initiatives. The following are tips collected from others across the province that have developed affordable housing:

a) Site Selection & Design Considerations

- Location: Consider your clientele and get feedback from them regarding potential sites
- Transportation: Consider how accessible your site will be based on available public transportation
- Security/safety issues: Consider safety issues including location, lighting, emergency call buttons, security cameras, etc
- Energy efficiency: Keep costs low for your tenants by using energy efficiency guidelines (talk to your architect to make sure s/he understands these specifications)
- Get to know your town/city bylaws
- Chose architect/contractor who has experience in affordable housing and who understands your values and priorities
- Familiarize yourself with building standards

b) Consultations

- Learn from others who have been through this process; contact organizations and individuals who have already developed housing to discuss what they identify as the main barriers to developing a housing project
- Do your homework at the outset; hold community focus groups or consultations while in the planning stage with clearly posed questions so that answers best address long term needs
- Know the market (needs assessment)
- Remember that you can not develop housing in a vacuum; strong partnerships are essential
- Engage the community and all stakeholders including staff, board, volunteers, consumers/end-users/clients and members in order to comprehensively gather a diverse set of opinions and to identify varying needs
- Be sure to seek advice from people with disabilities to get input on what works and what does not work in terms of layout and design

c) *Tenant Considerations*

- Get to know the Residential Tenancies Act. Become familiar with your rights (as a housing provider) and also your tenants' rights
- Consider who among your personnel will deal with issues arising with tenants
- Consider an admittance committee (for the purpose of selecting tenants)
- Be as specific as you can (in terms of guidelines) when residents first move in

d) *Finances*

- Remember to include insurance considerations in budgeting
- Have a good marketing strategy which links to existing/possible corporate partnerships
- Use existing (or develop new) programs that will be attractive to the corporate sector and nurture these relationships

e) *Morale*

- Try to remain positive and not over-complicate things
- Move towards a strategic plan early in the process
- Set small measurable goals; be realistic but realise also that timelines and work plans will inevitably need to be revised
- Remember that it can be slow-going – it can take years to get a housing project off the ground
- Be clear in your vision
- Be prepared for a lot of continuous dialogue and detailed planning

f) *Committees*

- Consider setting up a maintenance committee
- Set up a support network for your project (i.e. advisory team)
- Develop clear 'Terms of Reference' for various committees to outline tasks and responsibilities (for sample, see Appendix G)

g) *Shared Learnings*

- Review websites for digestible snapshots of successful projects and 'better practices' in housing development (two highly recommended sites are *Raising The Roof – Shared Learnings* and the *National Homelessness Initiative – Promising Approaches*)
- Sign up to receive the Affordable Housing E-Newsletter (CMHC)
- Participate in Affordable Housing tele-forums on various topics (CMHC)

9. Housing Needs Specific to Women[5]

What Women Need: Four Essential Elements of Housing for Low-Income Women

a) Affordability

Across the country, women are experiencing high levels of poverty because of a growing gap between the monies women receive from income support programs and the actual rent levels in the private market, combined with the shortage of affordable housing stock. The relative decrease in monies received from income support programs is attributable to cuts to social assistance rates as a result of the repeal of the Canada Assistance Plan in 1995 and the introduction of the Canada Health and Social Transfer. It is also attributable to changes to Employment Insurance eligibility criteria that do not adequately consider women's patterns of work. With women's wages stagnating 30 percent behind men's and coming largely from low-paying or part-time employment, women are disproportionately disadvantaged when it comes to renting or owning appropriate housing.

b) Accessibility

There is currently an insufficient stock of affordable housing units across the country, including units appropriate for families and units with attached support services for women who are at risk of homelessness or who live alone and are isolated. As it stands, Federal-Provincial/Territorial housing agreements do not incorporate measurable standards to ensure that a percentage of new housing units built will be allocated to those most in need, particularly low-income women.

c) Security

An increasing body of research points to the interdependence of housing and health, and bolsters the case for secure, safe housing as a determinant of good health. Women have the right to secure housing in safe communities, free of environmental, health and social hazards and in reasonable proximity to the services and supports they need to participate fully in Canadian society. Security of accommodation refers both to the ability to financially maintain a home and to the safety of family members, issues of particular concern to women given their economic and physical vulnerability.

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[5] *"A National Housing Policy Inclusive of Women", National Working Group on Women & Housing.* Centre for Equality Rights in Accommodation.

d) Stability

Women have a right to secure housing tenure and access to supports that are required to guarantee an adequate standard of living for themselves and their families. Stable, affordable housing has a strong influence on labour force attachment and quality of life. Women who experience unemployment, long-term disability, or pregnancy and parenting of infants need a secure income from the Federal Employment Insurance Program to maintain their homes and reduce the risk of homelessness.

10. Communications Materials & Marketing Strategy[6]

a) Opportunities for Communication

Any successful communication targets both the hearts and minds of its audience in order to move hands and feet. A passionate appeal combined with a solid business case is needed in order to change mindsets, or generate support.

During the initial phase while decisions are still being made about structure, function and other project tangibles, this time should be effectively used to increase awareness about women and homelessness. This effort will prepare a receptive environment for when the team is ready with its sponsorship packages.

The team should actively seek events and opportunities that can create a hook to communicating the vision and requirements of the project. For existing events such as National Homelessness Awareness Day, International Women's Day the question should always be: How can we leverage this event to heighten awareness around homelessness?

Where no prior planned event exists, the team should consider creating an event. Such events can also be planned as fundraisers. It is suggested that fundraising is continued by a committee or even a foundation separate from the project. Fundraising is a specialized process and a foundation could form the bridge between the not-for-profit environment and the corporate environment with two distinctly different cultures and priorities.

b) E-News

E-News is a cost effective and low cost marketing tool; it allows the project to communicate progress regularly, request recipients to forward the E-News to friends who may be interested and encourage subscriptions on the existing web site. The purpose is to share information, build loyalty, and expand the community of supporters.

c) Messages

It is important to have messages that are used consistently, that are targeted to a specific audience, and that spell out how this entity can make a contribution.

Messages that are generic can always be interpreted as if they are intended for someone else. The call to action and the potential benefits should at all times

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[6] Adapted from *Marketing Communications Plan: Marguerite's Place,* (Digital Daisy Inc, 2007).

be very clear and specific. The tone of the messages should be professional, informative and engaging.

d) Potential Contributors (Funding and Materials)

Potential contributors can include individuals, groups (such as churches or Rotary clubs), businesses and business associations, and government funding agencies.

The message to these groups should clearly state that their contributions are important. Not all contributions need to be in a monetary format. Services, land, and building materials are needed. In each communications effort, be specific with regard to what the group could potentially do.

e) Sample Outline of Objectives & Target Audiences

- ✓ Objective: Raise $1 million to get the project started
  Target Audiences: Government (Federal/Provincial/Municipal), corporate groups and associations, individuals

- ✓ Objective: Get contributions of land, construction material, landscaping, interior design and outfitting, printing services, and other necessary materials
  Target Audiences: Newfoundland Labrador Home Builder's Association, retailers, wholesalers, printers and media (TV, Radio, Print, Web)

- ✓ Objective: Get contribution of volunteer services to help with public relations, fundraising, construction, coordination and other necessary services
  Target Audiences: Professional services, engineers, builders, electricians, plumbers, landscapers, interior decorators, space planners

- ✓ Objective: Increase awareness of homelessness in St. John's and the need and reason for *Marguerite's Place*
  Target Audiences: City Council, Provincial Departments (WPO, HRDC, Services and Lands, Federal Government (SWC), and financial institutions (mortgages), all potential funders and volunteers

- ✓ Objective: Educate decision makers and influencers (Federal, Provincial and Municipal) about homelessness and in particular how homelessness affects women
  Target Audiences: Decision makers with respect to social services and unemployment funding, people in the justice system making decisions that need a sensitized approach, any groups that contribute to fund raising, City Council, Member of the House of Assembly, influential government bureaucrats, communities that will surround *Marguerite's Place*

f) Corporate Sponsorship Development

- Tailor sponsorship packages for each company approached
- Schedule meetings with potential sponsors and deliver sponsorship packages prior to or during the meeting criteria
- In order to access funding from corporate sponsors, organizations must be persistent, patient and be able to show the corporation the benefits of sponsorship
- Most corporations have stringent eligibility criteria for funding requests
- Research the company and its requirements for funding
- Note any restrictions in company sponsorship guidelines
- Meet the philosophy of the sponsoring organization
- Ensure you meet all requirements and are able to explain how you meet them
- A sponsor application may be required
- Funding proposals can be completed online through a web application
- Do not discuss sponsorship opportunities over phone or email; rather schedule a meeting with the appropriate personnel and go prepared
- Have a strategic plan in place for funding requests; developing relationships with potential sponsors is very important since the application process can be a long one
- Treat the application process similar to applying for a job; be on time for meetings, have all required documents ready, and reply quickly to requests for information and phone calls
- Create a description of benefits for various levels of sponsorship (for sample see Appendix H)

g) Selection Process

- The decision to support an organization varies from corporation to corporation
- Often based on several factors including available resources, suitability of the proposed initiative, representation, whether or not the request is consistent with the priorities of the corporation, etc
- Corporations often take into account the needs of the community, the people, concentration of company employees and facilities, and corporate involvement in that area
- Applications for funding must be completed in full and meet eligibility requirements

h) Methods

Various methods of fundraising include:

- Direct mail and telemarketing

- Employee giving
- Corporate donations/sponsorships/partnerships
- Planned giving
- Special events
- Professional fundraising agencies

11. Business Plan[7]

DRAFT BUSINESS PLAN OUTLINE FOR MARGUERITE'S PLACE

a) Prior Considerations

A business plan for a non-profit carries with it an extra challenge. The non-profit's success or bottom line is measured in two ways as opposed to a for-profit enterprise whose goal is basically to generate net revenue. The non-profit organization needs to not only make enough money to meet operational requirements but also needs to meet the mission objectives.

b) Feasibility Study

Prior to completing a business plan it is recommended that a feasibility study be conducted. This feasibility study will quickly determine if the proposed business is viable. A quick feasibility study can be done by answering the following questions:

- Who is the target market? Or to whom is the proposed service aimed?
- Does this target market or group want or need the proposed service?
- What is the service you are aiming to provide?
- When do you want to provide this service?
- How are you going to provide this service?
- At what price can you offer this service?
- Who else is supplying this service?
- What are the trends? Or will there be increased demand for the service?
- What is the relationship to the various levels of government?
- What are the long and short term views of government toward this service?
- How has this service been successfully offered in other areas?
- Will there be or is there competition either for the service or for gaining support?
- What regulations exist around this service?

The above list is not nearly exhausted but it is meant to start the process.

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[7] Section 11 is a sample business plan prepared as an outline for Marguerite's Place, courtesy of Blue Sky Development Limited.

c) The Plan

The business plan is usually 25 – 50 pages long (not including appendices) depending upon the type of business and what is planned. While there is no one format that a business plan must follow, below are some important parts of the business plan that should be included:

Part 1: The Executive Summary

The Executive Summary is one of the most important sections of the business plan. Given the busy schedules of most people the Executive Summary and the Financial Section are the sections read first and very often the only sections read. Generally speaking, the Executive Summary should be about 10% of the Business Plan. In other words if the Business Plan is 50 pages, the Executive Summary should be around 5 pages. It should include:

A. The Mission Statement: briefly explains the purpose of your business
B. Date new business is to begin and when the organization was founded and why
C. Description of the board of directors and the functions they perform
D. Description and number of employees and volunteers and main functions of key staff
E. Location of the organization and where the services will be provided
F. Description of the services to be provided
G. Funding sources and plan for sustainability
H. Market research conducted – how the need for the service was identified, are similar programs offered
I. As this is a new service, a brief history of the organization
J. Summary of strategic plan if available

Part 2: Service Offered

A. Describe your service
B. What is the problem that your service will address?
C. What are the goals for the service?
D. What are the objectives for each service?

Part 3: Market Research & Analysis

Conduct any additional market research not completed in the feasibility study. The market analysis should include:

A. The general state of the service sector related to your business

B. The documented need for this service (or if there is a new need that you are addressing, has there been a change in the community/sector/etc that impacts the need for this service?)
C. Conclusions gained from the market research
D. Description of the competition or similar services
E. What is the projected growth rate for this service?
F. Who are the clients?
G. Where is the target market located geographically? (neighbourhood or community level, city, region, state, international)
H. Size of the primary target market – how many now, and what is the projected growth?
I. Why the organization thinks it will be able to get a share of this market

Part 4: Organization & Management

A. Organizational Structure
    i. Create an organizational chart along with a narrative description of what the chart means – who reports to whom, what are the primary duties and responsibilities for both board members and key staff
    ii. Include staff profiles – for Executive Director/Chief Executive Officer and other key managers (name; position; education; unique experience and skills – anything that will support their ability to assist in making this project successful)
B. Additional Staff: If there are other positions needed but vacant now:
    i. What skills/expertise are needed and why?
    ii. How will the gaps in skills/expertise be filled and when?
    iii. Include job descriptions for all positions
    iv. Will volunteers be used and if so, how will they be supervised?

Part 5: Marketing and Sales Strategies

A. Market penetration strategy - plans for service expansion
    i. Communication strategy - How will the customers know about the service?
B. Advertising Plan
    i. What will be used to advertise the service?
    (e.g. brochures, advertisements, website, newspaper articles, presentations)
    ii. Estimated costs to develop, produce and distribute

Part 6: Financials

A. Where will the money come from to fund the program/service? (grants, loans, fees, etc.) How will the funds be used?

i. Prepare an annual budget for the first year of development and/or operations
ii. Include all revenue and expenses
iii. Prepare summary budget projections for the next three to five years
iv. Include a cash flow projection
v. Include a list of capital expenses

B. Financial Data
   i. As this is a new project for an existing organization, include at least two years of the following:
      - income statements
      - balance sheets
      - cash flow statements
   ii. Include a written explanation for any assumptions in your projections

Part 7: The Appendix

A. The appendix section should not be included with the main body of your business plan. The appendix may include:
- resumes of CEO/Executive Director and other key management staff
- letters of support
- details of market research
- relevant articles, publicity
- accreditations, endorsements, licence applications
- copy of by-laws, letter of approval
- list of board members including affiliations

B. Keep track of all copies of your business plan. A distribution record of those who have a copy of your plan will allow you to update and maintain your business plan on an as-needed basis.

C. Consider including a statement on the front of your plan similar to this:

"This document is confidential and proprietary. It may not be circulated or disclosed in whole or part without the written permission of SJSWC. No representations or guarantees are made or implied. Plans and projections are subject to change. All stated amounts are approximate and estimated."

12. Conclusion

The SJSWC is creating a place that will promote healing and hope; a place that will reflect our core values of inclusiveness, respect, social justice, and empowerment. We know that the need exists for *Marguerite's Place*; our own experiences and feedback from women tell us that we could easily fill *Marguerite's Place* many times over. We also know that developing, financing and maintaining a project such as *Marguerite's Place* will be a challenge that can only be met through hard work, dedication, passion, community support, and strong partnerships.

We are excited about the vision of *Marguerite's Place* and invite you to consider initiating a project in your own organization or community, and to play an integral part in increasing the options for safe and affordable housing for everyone.

"Never Doubt That A Small Group of Thoughtful Committed Citizens Can Change The World....Indeed It's The Only Thing That Ever Has" - Margaret Mead

13. Bibliography

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AIDS Committee of Newfoundland and Labrador (2007). *ACNL - Tommy Sexton Center Supportive Housing Residents Guideline Form.* St. John's, AIDS Committee of Newfoundland and Labrador.

Centre for Equality Rights in Accommodation (undated). *A National Housing Policy Inclusive of Women National Working Group on Women & Housing.* Centre for Equality Rights in Accommodation. Retrieved on April 11, 2007 from http://www.tdrc.net/04-Nov-NWG-platform.pdf

City of Toronto, Community & Neighbourhood Services, Shelter, Housing & Support (undated). *Toronto Shelter Standards.* Retrieved on August 14, 2007 from http://www.toronto.ca/housing/pdf/shelter_standards.pdf

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Digital Daisy Inc. (2006). *Marketing Communications Plan: Marguerite's Place.* St. John's, Digital Daisy Inc.

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Labonte, Amanda (2005). *Affordable Housing for Women in St. John's: A Cost-Benefit Approach.* St. John's: St. John's Status of Women Council.

Ontario Non Profit Housing Association (2003). *Development Training and Support Program.* Retrieved on April 11, 2007 from http://www.onpha.on.ca/affordable_housing_initiatives/dev_resources/doc/workshop1/dev_and_legal_team.doc

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Robinson, Jane and Williams, Susan (2003). *Something's Got to Change Research Report: Gender-Inclusive Analysis and Housing Policy Development in Newfoundland and Labrador.* St. John's: St. John's Status of Women Council.

Robinson, Jane (2006). *Women's Risk of Homelessness in Newfoundland and Labrador: A Provincial Needs Assessment.* St. John's: St. John's Status of Women Council.

14. Suggested Reading & Online Resources

Suggested Reading:

Alberta Urban Municipalities Association, 2003. *The Affordable Housing "Toolkit": A Step-by-Step Approach to Deal with your Affordable Housing Challenges.* Edmonton, Alberta Urban Municipalities Association.

Carr, Denis (2001). *Handbook on Non-Profit Housing Development.* Ottawa, Centretown Citizens Ottawa Corporation.

Centretown Citizens Ottawa Corporation. *The Capital Project Planning Guide Book.* Ottawa, Centretown Citizens Ottawa Corporation.

Dion Betty Enterprises Ltd. (2006). *International Best Practices in Universal Design: A Global Review.* Ottawa, Dion Betty Enterprises Ltd.

National Housing and Homelessness- Online Resources:

Raise the Roof - Retrieved on April 11, 2007 from http://www.raisingtheroof.org/ "Canada's only national charity dedicated to long-term solutions to homelessness."

Raise the Roof – Shared Learnings - Retrieved on April 11, 2007 from http://www.sharedlearnings.org/ - "Practical tools, resources and information sharing for frontline staff, managers and volunteers working to address the problem of homelessness in their communities. Use this site to find out about initiatives in cities, towns and rural areas across Canada. Link to others working within the homelessness sector, share your experiences and learn from theirs."

Homelessness Partnering Strategy - Retrieved on April 18, 2007 from http://www.homelessness.gc.ca/home/index_e.asp

National Housing Initiative – Promising Approaches - Retrieved on April 11, 2007 from http://www.sans-abri.gc.ca/promisingapproaches/paprojects2_e.asp

Canadian Housing and Renewal Association - Retrieved on April 11, 2007 from http://www.chra-achru.ca/ - "The Canadian Housing and Renewal Association is a national non-profit organization dedicated to supporting and strengthening the social housing sector."

The Centre for Equality Rights in Accommodation - Retrieved on April 11, 2007 from http://www.equalityrights.org/cera/ - "CERA works to remove the barriers that keep disadvantaged individuals and families from accessing and retaining the housing they need."

National Working Group on Women and Housing - Retrieved on April 11, 2007 from http://www.equalityrights.org:80/cera/index.cfm?nav=prog&sub=women

Ontario Non-Profit Housing Association - Retrieved on April 11, 2007 from http://www.onpha.on.ca/affordable_housing_initiatives/dev_resources/ - Excellent site containing Affordable Housing Development Resources including business plan checklist, overview of development process, NIMBY toolkit, sample development timetable, partnership options, mortgage financing, organizational readiness & feasibility, overview of capital campaign fundraising, and more.

Canada Mortgage and Housing Corporation – Retrieved on April 11, 2007 from http://www.cmhc.ca/ - Research section enables you to conduct a number of searches on such words as affordable housing etc. and find substantial printed materials.

Canada Mortgage and Housing Corporation - Improving Housing Affordability - Retrieved on April 11, 2007 from http://www.cmhc.ca/en/inpr/imhoaf/ - Contains great information in support of affordable housing.

Canada Mortgage and Housing Corporation - Community Development - Retrieved on April 11, 2007 from http://www.cmhc.ca/en/inpr/code/ - Links to Seed Funding, Pre Development Funding and Viability Assessment Tool (which helps make an initial assessment of a project's financial viability).

National Coalition on Housing and Homelessness– Retrieved on April 20, 2007 from http://www.housingnow.ca/

Housing Again - Retrieved on April 20, 2007 from http://housingagain.web.ca/index.html

Community Development- Online Resources:

The Community Development Handbook - Retrieved on April 11, 2007 from http://www1.servicecanada.gc.ca/en/epb/sid/cia/comm_deve/handbook.shtml - "Designed primarily for those who have an interest in community development but who may not have an in-depth understanding of the concept, the process or the resources available."

The Community Development Facilitator's Guide - Retrieved on April 11, 2007 from http://www1.servicecanada.gc.ca/en/epb/sid/cia/comm_deve/guidee.pdf - "Designed to support the understanding and effective application of community development."

The Partnership Handbook - Retrieved on April 11, 2007 from http://www1.servicecanada.gc.ca/en/epb/sid/cia/partnership/handbook.shtm1 - "Developed to help people learn more about what community-based partnerships are and to offer suggestions about how to be effective in them. It provides tools and tips to enhance partnerships, and outlines what is needed to move forward together."

The Partnership Facilitator's Guide - Retrieved on April 11, 2007 from http://www1.servicecanada.gc.ca/en/epb/sid/cia/partnership/partnerfac_e.pdf - "Intended to assist in facilitating a discussion about partnerships with people who have read through The Partnership Handbook, to support the understanding and effective implementation of community partnerships."

Local Housing and Homelessness Resources: Supportive Housing in Newfoundland and Labrador:

AIDS Committee of Newfoundland and Labrador (Tommy Sexton Centre) http://www.acnl.net/sexton.shtml

Stella Burry Community Services (Naomi Centre, Emmanuel House, Carew Lodge) http://www.stellaburry.ca/

Native Friendship Centre (Shanawdithit Shelter) http://www.friendshipcentre.nf.net/programsandservices.htm

Choices for Youth Men's Shelter http://www.cyn-stjohns.nf.ca/asset-map/profiles/choices.asp

Wiseman Centre (Salvation Army) http://www.salvationarmy.ca/?s=Wiseman

Best Practices Travel Tour - Organizations Visited by SJSWC:

Sistering - Retrieved on April 11, 2007 from http://www.sistering.org/ - "A women's organization that offers practical and emotional support through programs which enable them to take greater control over their lives. Guided by the principles of Anti-Racism/Anti-Oppression, Sistering works to change social conditions which endanger women's welfare" (Toronto).

Street Haven at the Crossroads - Retrieved on April 11, 2007 from http://www.streethaven.com/ - "Goal is to innovate and establish an integrated continuum of services which will improve the quality of life of women in need and bring creative solutions to their problems" (Toronto).

Herstreet - Retrieved on April 11, 2007 from http://www.laruedesfemmes.com/ - "A community-based organization committed to its mission of helping homeless women and women in difficulty" (Montreal).

15. Appendices

A. Policy Manual Table of Contents (Tommy Sexton Centre)

B. Resident Guidelines (Tommy Sexton Centre)

C. Capital Cost Estimate – Budgeting Template

D. Capital Financing – Budgeting Template

E. Supportive Services Operating Costs – Budgeting Template

F. Operating Costs – Budgeting Template

G. Terms of Reference for *Marguerite's Place* Advisory Team

H. Sample Sponsorship Levels & Benefits Chart (*Marguerite's Place)*

Appendix A: Policy Manual Table of Contents (Tommy Sexton Centre)

(Excerpted from AIDS Committee of Newfoundland and Labrador Short Term Shelter
Policy and Procedure Manual)[8]

Policy #1 - Referrals and Admission
- Guiding Principles
- Procedure
- Referrals
- When No Beds are Available
- Admission Process
- Refusing Admission

Policy #2 - Common Rooms
- Use of Televisions, Stereo and Computer

Policy #3 - Individual Planning
- Guiding Principles
- Shelter Workers
- Guidelines for Length of Stay
- Overnight Passes

Policy #4 - Identification
- Guiding Principles
- Procedure

Policy #5 - Limits to Confidentiality
- Guiding Principles
- Sharing Information with Other Professionals
- Procedure
- Limits to Confidentiality
- Police Warrants

Policy #6 - Medication
- Procedure

Policy #7 - Meals
- Guiding Principles
- Procedure
- Special dietary requirements
- Meal preparation and clean up

[8] Used with permission.

Policy #8 - Bedroom Expectations
- Each Morning
- Chores

Policy #9 - Curfews
- Guiding Principles
- Procedure
- Exceptions to Curfew

Policy #10 - Resident's Involvement
- Guiding Principles
- Procedure
- Resident Meetings
- Comment Box

Policy #11 - Privacy and Personal Possessions
- Guiding Principles
- Procedure

Policy #12 - Smoking
- Guiding Principles
- Procedure
- Smoking area
- Smoking after curfew
- Staff and volunteers

Policy #13 - Weapons
- Guiding Principles
- Procedure
- Illegal weapons

Policy #14 - Physical Contact
- Guiding Principles
- Procedure

Policy #15 - Drugs and Alcohol
- Guiding Principles
- Procedure
- Possession of Drugs or Alcohol
- Individuals Under the Influence
- Needle Use

Policy #16 - Stolen Items
- Room Searches

Policy #17 - Violence
- Guiding Principles
- Procedure

Policy #18 - Sexual Assault
- If a resident has been sexually assaulted

Policy #19 - Facility Check In
- Guiding Principles
- Procedure

Policy #20 - Suicide Intervention
- Guiding Principles
- Procedure

Policy #21 - Self Harm
- Guiding Principles
- Procedure
- Mental Health Concerns

Policy #22
- Record Keeping
- Guiding Principles
- Procedure
- Daily Client Record Keeping
- File Security
- Access to Files

Policy #23 - Incident Reports
- Guiding Principles
- Procedure

Policy #24 - Fire
- Policy
- Procedure
- If there is a Fire
- Fire Extinguishers
- Fire Safety

Policy #25 - Use of the Security Cameras
- Security Cameras
- Access To Offices

Policy #26 - Donations

- Policy
- Procedure

Policy #27 - Visitors and Guests

- Policy

Policy #28 - Basic Standards of Conduct

- Primary Expectations
- Other Expectations

Policy #29 - Consequences

- Guiding principles
- Procedure
- Time outs

Policy #30 - Involuntary Leave

- Policy
- Procedure
- Re-admission after Leave

Policy #31 - Voluntary Leave

- Policy
- Procedure

Appendix B: Resident Guidelines (Tommy Sexton Centre)

(Excerpted from ACNL – Tommy Sexton Center – Supportive Housing Residents Guideline Form - August 2007)[9]

1. Service Description

ACNL will offer many services, including advocacy for community living, social services, employment, life skills, addictions, nutrition, crisis intervention, short-term treatment and many more.

Upon entering the program, a confidential initial interview and assessment will be completed with the Program Coordinator in order to determine your needs. Since your stay is limited, discharge planning will begin immediately. With your help, a Program Plan will be drawn up in which you will set goals and expectations.

- The Program Coordinator will help you to reach your goals by providing assistance in the following areas:
- Life Skills Training (cooking, shopping, budgeting, personal hygiene and social skills)
- Friendly interaction and supportive counselling
- Pursuing education, vocational and employment opportunities
- Accessing other community services
- Advocating on your behalf
- Discharge planning and goal settings
- Other areas of support as identified by the resident

2. Smoking

You agree to smoke only in your Unit. Should we discover that you have been smoking in the hallways or laundry room of the building or any other place that has not been designated as a smoking area, action will be taken.

3. Building Access

Residents are only permitted in the common area, laundry room of the Supportive Housing Units and the ACNL offices (during regular business hours). Residents are not permitted to hang out in or around the Short Term Shelter of the building unless you are coming in to see the Housing Coordinator. The Shelter is only for individuals in need of those services. Failure to comply with these rules will result in a letter of warning.

[9] Used with permission.

4. Pets

Pets are permitted in your Unit. All pets must be spayed or neutered before moving into the Unit, verification from your vet may be required by the Program Coordinator. You must have your dog on leash when leaving your Unit and when around the premises of the Building. You are responsible for any interior or exterior damage caused by your pet while living in the Building (for example, scratched floors, flea infestation). You are responsible for ensuring that your pet does not hinder the peaceful enjoyment of other people living on the premises. You are responsible for cleaning up after you pet. Failure to follow this guideline could result in an eviction process.

5. Drug Use

If drugs are found on the person or in their Unit he/she will be asked to dispose of it immediately. A second offence related to drugs and alcohol on the premises will result in a written notice, followed by possible eviction process. Under no circumstance are drugs to be sold from the interior or exterior premises of the Centre.

We realize that some people may have an exemption card which legally enables them to carry or smoke medicinal marijuana. In this case proper identification will be required.

Staff will be discouraged from disposing of drugs/alcohol themselves. In cases where drugs/alcohol have been found on the premises after a resident no longer lives there, or when there is no apparent owner, a staff member will dispose of it safely.

6. Program Rules

In addition to the terms and conditions set out in the Occupancy Agreement, you must agree to abide by the following program rules:

- Respect and consider my fellow residents, their property and privacy and their quiet enjoyment
- Work co-operatively with the Program Coordinator to set realistic goals for myself and to work towards achieving these goals
- Accept responsibility for any damage to the property caused by myself or my friends, my pets and visitors
- Attend all house meetings and to use these meetings to promote co-operative living, plan household routines and events, and to discuss home maintenance
- Adhere to all fire and safety regulations as posted and participate in fire drills

- Discrimination of any kind is considered unacceptable behaviour

7. Visitors

Visitors are permitted in your Units. However, you and your guest must respect the rights of staff and the other people who live in the Building. All residents are entitled to the privacy and peaceful enjoyment of their Units and the common areas of the Building. Residents and /or their guests cannot interfere with the peaceful enjoyment of others and action will be taken upon failure to comply with this guideline

8. Laundry Room

Residents in the building will share a laundry room. There will be a scheduled day for each Unit to use the laundry room. You must respect the scheduled days and not use the laundry facilities on the days that are not intended for your Unit.

9. Eviction Process

Residents may be given a warning(s) letter depending on the severity of the issue. If the issue is not resolved through a meeting of the parties involved then an eviction will follow.

Failure to pay rent that is due on the first of every month or several late payments will result in an eviction.

If you are evicted from your Unit you will be given a notice of 30 days. However, if you are putting other residents or staff in immediate danger or putting their safety at risk in any way then an eviction will be given immediately.

10. Cooking with oil

Residents are to never heat oil or shortening on the stove for the purposes of deep frying. You are only permitted to use thermostatically-controlled deep fat fryers which are properly designed for safe cooking with oil. Follow the manufacturer's instructions for care and cleaning. Failure to follow this guideline could result in an immediate eviction as it is risking the safety of other residents and staff.

11. Mail

All residents will have their own personal mail boxes. You will be assigned a number for your particular unit with the address upon moving in.

12. Noise

There will be no loud noises or music after 11pm. Please respect your neighbours and try to keep noise to a minimum.

13. Cleanliness

Due to health and safety reasons, your Unit and the Building must be kept clean and tidy. Therefore, you agree to keep your Unit and the immediate surrounding area such as the common hallway, laundry room, and exterior area of your Unit clean and free of debris. You shall not allow refuse, garbage or other objectionable material to accumulate in your Unit or in common/shared areas of the Building. Garbage must be placed in the bin located at the back of the Building.

14. Complaints

If you have a complaint about the programs that we offer we ask that you first discuss the matter with the Program Coordinator. If you are still unable to resolve the matter or are not satisfied with the response you can then bring your concerns to the Executive Director for discussion.

15. Your rights

This agreement and all other relevant information will be kept confidential and may be open to your inspection (with the exception of third party information) should you so desire. Please note that we have the right to change or modify some of these guidelines.

The Residential Tenancies Act does not apply to this agreement because this type of residence is exempt for the ACT under Section 4(a) of the Act.

> 4 (a) "living accommodation provided by a religious, charitable or non-profit organization for the purpose for which it is established".

I have read these guidelines and the attached Occupancy Agreement, and I have been encouraged to read this carefully. I understand the Guidelines and agree to abide by them. I also confirm that ACNL has advised me of my rights which are described in these Guidelines.

Signed this ____ day of _____ 20 ____.
Residents Name: _____
Signature: _____
Staff: _____

Appendix C: Capital Cost Estimate – Budgeting Template

ITEM	COST
Land *	
Acquisition	
Appraisal/Legal Fees	
Demolition	
Environmental	
Local Improvements During Construction	
Property Tax During Construction	
Survey/Title/Recording Fees	
Other (specify)	
Other (specify)	
TOTAL ESTIMATED LAND COSTS	-
Building(s)	
Construction Contract/Services	
Renovation	
Appliances/Equipment/Furniture	
Other (specify)	
Other (specify)	
TOTAL ESTIMATED BUILDING COSTS	
Site Improvements	
On Site Servicing	
Landscaping	
Paving	
Other (specify)	
TOTAL ESTIMATED SITE IMPROVEMENTS COSTS	
Administration	
Architects Fees	
Audit/Legal Fees/Project Management	
Consultant/Inspection Fees	
Contingency	
Interest Incurred During Construction	
marketing and Rent Up	
Market Rental Appraisal	
Municipal Fees	
Signage/Grand Opening	
Other (specify)	
Other (specify)	
TOTAL ESTIMATED ADMINISTRATIVE COSTS	
Sub-Total	
Total HST	
Less HST Rebate, if applicable (specify percentage)	
Net HST Paid	
TOTAL ESTIMATED CAPITAL COST	(Note: Projected cost estimate for Marguerite's Place = $2.1 million)

Appendix D: Capital Financing – Budgeting Template

Permanent Loans/Mortgages	Total Financing/ Funding	Interest Rate	Amortization/ Term	Annual Debt Service	Commitment Date
Mortgage					
Owner's Equity					
Cash					
Land					
Property					
Other Financing/Funding					
NL Gov't/Agency					
Federal Gov't/Agency					
Grants					
Fundraising					
Sub-Total					
TOTALS					

Appendix E: Supportive Services Operating Costs - Budgeting Template

ESTIMATED ANNUAL REVENUES	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5
Supportive Services Fees (less vacancy rate of 5%)					
Fundraising					
TOTAL ESTIMATED ANNUAL REVENUES		-	-	-	-
ESTIMATED ANNUAL EXPENSES	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5
Staff Salaries Expenses					
Full and Part Time Staff Salaries					
Relief Staff Salaries					
Purchased Services					
Other (specify)					
Sub-Total: Staff Salaries Expenses		-	-	-	-
Staff Benefits Expenses					
Staff Benefits Package					
Other (specify)					
Sub-Total: Staff Benefits Expenses		-	-	-	-
ESTIMATED ANNUAL EXPENSES	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5
Supplies Expenses					
Food Costs					
Housekeeping/Laundry					
Kitchen					
Personal Care Items					
Sub-Total: Total Supplies Expenses		-	-	-	-
Sub-Total: Staff Salaries Expenses Staff Benefits Expenses Supplies Expenses		-	-	-	-
TOTAL ESTIMATED ANNUAL EXPENSES (a)		-	-	-	-
ESTIMATED ANNUAL REVENUES (b)		-	-	-	-
PROFIT (LOSS) (b-a)		-	-	-	-

Appendix F: Operating Costs – Budgeting Template

ESTIMATED ANNUAL REVENUES	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5
Rents (less vacancy rate of 5%)					
Tenant (less vacancy rate of 5%)					
SJSWC/WC Rental Income					
Operating Contributions by Others					
Total Estimated Annual Revenues		-	-	-	-
ESTIMATED ANNUAL EXPENSES	**YEAR 1**	**YEAR 2**	**YEAR 3**	**YEAR 4**	**YEAR 5**
Administrative Expenses					
Accounting					
Professional Fees					
Office Overhead					
Salaries/Benefits					
Property Management Fees*					
Other (specify)					
Sub-total Administration Expenses		-	-	-	-
Operating Expenses					
Heating, Lighting & Hot Water					
Security					
Insurance					
Municipal Taxes (property & water)					
Other (specify)					
Sub-total Operating Expenses		-	-	-	-
Maintenance Expenses					
Building maintenance (materials/salaries)					
Grounds maintenance (materials/salaries)					
Service Contract (attach list)					
Garbage Removal					
Snow Clearing					
Other (specify)					
Sub-Total: Maintenance Expenses		-	-	-	-
Other Expenses					
Debt Servicing					
Replacement Reserve					
Other (specify)					
Sub-Total: Other Expenses		-	-	-	-
Total Estimated Annual Expenses (a)		-	-	-	-
Estimated annual Revenues (b)		-	-	-	-
Profit (Loss) (b-a)		-	-	-	-

Appendix G: Terms of Reference
Marguerite's Place Community Advisory Team
(November 9, 2006)

Mandate

The Community Advisory Team will provide guidance and input for the SJSWC Board of Directors (The Board) throughout the planning and development process for *Marguerite's Place*. The team will assume an advisory role with all decisions finalized by The Board. As well, the Advisory Team will ensure that The Board decisions around the development of *Marguerite's Place* are fully implemented.

Goals

- To ensure the development process for *Marguerite's Place* receives input from appropriate sources as identified by the Motherboard
- To provide opportunities for networking and capacity building within a community development framework

Membership

The Advisory Team will consist of the following members:

- Members of the Marguerite' Place Management Committee (of The Board)
- All staff/contract employees of *Marguerite's Place*
- Executive Director of SJSWC
- Representatives from the community and government groups including but not limited to: Independent Living Resource Centre, Namaste House, City of St. John's, AIDS Committee of NL, Iris Kirby House, Naomi Centre, Stella Burry Community Services, Consumers Health Awareness Network of NL, Association for New Canadians, Seniors Resource Centre, Women in Resource Development Committee, and WPO, St. John's Community Advisory Committee on Homelessness, NL Sexual Assault Crisis and Prevention Centre, and the NL Sexual Health Centre.
  (It is also recognized that other individuals with specific experience will be invited to join the Advisory Team when necessary (e.g. CMHC, NLHC, HRLE, HCS, etc))

Co-Chairs

These two persons will be chosen by The Board and will be responsible for setting the meetings, developing the agenda, and ensuring that the business of the meeting occurs within the time constraints of the meeting. Typically, the Co-Chairs will be one staff member and one member of The Board

Secretary

A *Marguerite's Place* staff person will be assigned to take minutes and circulate following each meeting. In the absence of staff presence, a Secretary will be chosen at each meeting to take the minutes.

Member Roles & Responsibilities

Attend meetings, read minutes prior to meetings, and complete any follow-up actions required. All media will be dealt with by the SJSWC Executive Director or the Co-Chairs. All final decisions rest with The Board.

Appendix H: Sample Sponsorship Levels & Benefits Chart[10]

$	Level	Benefits
$30,000 and up	Director	Commemorative Plaque Mention in annual report Name on website Name in advertising
$15,000 - $29,999	Architect	Mention in annual report Name on website Name in advertising Logo on all Marguerite's Place communications
$10,000 - $14,999	Builder	Mention in annual report Name on website Name in advertising Logo on all Marguerite's Place communications
$5,000 - $9,999	Mobilizer	Mention in annual report Name on website Name in advertising Logo on all Marguerite's Place communications
$1,000 - $4,999	Founder	Mention in annual report Name on website Name in advertising Logo on all Marguerite's Place communications
$1 - $999	Friend of Marguerite	Name on website Name in annual report
Monthly Pre-authorized	Sustainer	Name on website Name in annual report

[10] *Marketing Communications Plan: Marguerite's Place*, (Digital Daisy Inc, 2007).